SBA One Training Session

Topic: A Closer Look: Loan Origination **Date/Time:** February 27th, 2017 at 2 PM ET

Presenter: Josh Dykema works for SBA's Office of Performance and Systems Management (OPSM). OPSM manages SBA's loan systems including E-tran & SBA One as well as SBA's financial and data contracts including the 7(a) Fiscal Transfer Agent, the 504 Central Servicing Agent, and the Loan and Lender Monitoring System (lender portal/PARRiS).

Presenter: Genevieve Sansom is a Vice President Relationship Manager with Bank of New York Mellon in the Corporate Trust division. In that role, she provides on-site support to SBA as well as works on initiatives for the development of SBA One.

Upcoming SBA One Training Dates	
(Please note: each training lasts approximately 90 minutes)	
Name	DATE/TIME
SBA One Overview Session	3/8 at 2 PM ET
Tips & Tricks: Loan Origination	3/15 at 2 PM ET
Tips & Tricks: Document Management	3/22 at 2 PM ET

Did you know?
➢ On February 3rd, SBA One reached 10,000 submitted loans!

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SBA One

A Closer Look:

Loan Origination

Agenda

I.   **Quick Start Fact Sheet**

II. **Recent Updates**

III. **Loan Origination**

IV. **Getting Help & Technical Support**

I. QUICK START FACT SHEET

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I. SBAONE Quick Start Fact Sheet

Supports the following Loan Types:
- 7(a)
- PLP
- SBA Express
- Community Advantage

Offers the following features for SBA One Originated Loans:
- Loan packaging
- Automated form building
- Documents – system generated or manually uploaded
- Document storage
- E-signature (for system generated documents only)

Offers the following features for Non-SBA One Originated Loans:
- Ability to create & submit Form 159
- Document Management (storage)

Lender Requirements:
- Obtain CLS user ID and password
- Receive access for SBA One in CLS
- Have one of the supported browsers:
  - Internet Explorer - version 11
  - Chrome - versions 45 and 46
  - Firefox - versions 31, 32, 33
- Follow Level 3 assurance standards for Initial Establishment/ Verification according to NIST SP 800-63-2

Technology Support Information:
- SBA.One@BNYMellon.com
- 1-877-245-6159, Option 5
- Or visit our office web site at https://www.sba.gov/content/sba-one

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II. RECENT UPDATES

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II. Recent Updates

- To read about the most recent updates on SBA One please click on the carousel image or go to https://www.sba.gov/content/sba-one

Click on the carousel image to open the information in a new tab.

II. Recent Updates (continued)

LOS Release 3.0 Highlights

Borrower Information
- Borrower's *Race*, which is an optional attribute, can be specified in *The Basics*.
- *Small Business Borrower Legal Name (Applicant)*
  - Commas are now being included in the E-TRAN XML.
  - Enhanced validations to enforce E-TRAN's 80 character field limit.

Size Standard
- *NAICS Code* values will now be validated against the 2017 NAICS available on http://www.census.gov/eos/www/naics/. If the *SBA Size Standard value* is unavailable for the entered code, you must select the *Alternative Size Standard* for determining eligibility.

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II. Recent Updates (continued)

LOS Release 3.0 Highlights

About the Principals / Guarantors

- *% Owned* is required to be inputted before the principal's *Details Window* (▦) becomes available for completion.
- The Principal Type's *Spouse* row will be inserted if a value greater than or equal to "0" is entered in *% Owned by Spouse*. Otherwise, leave the field 'blank'.
- A controlling interest *Capacity*, not including "Manager" or "Guarantor", is required to be selected within the principal's *Details Window* (▦) if the principal's *% Owned* is greater than "0". Only one such controlling interest *Capacity* may be chosen, but "Manager" and "Guarantor" capacities may continue to be additional selections.
- An eligible controlling interest Capacity may be selected for a principal with 0 *% Owned.*
  - o Principals with 0 *% Owned* cannot have a controlling interest *Capacity* which represents an 'Owner of the Concern'. These capacities representing ownership are:
    - ❑ "Sole Proprietor"
    - ❑ "General Partner"
    - ❑ "Shareholder"
    - ❑ "Managing Member"
    - ❑ "Trustee"
    - ❑ "Individual"

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II. Recent Updates (continued)

LOS Release 3.0 Highlights

About the Principals / Guarantors (continued)

- An additional controlling interest *Capacity* may be optionally selected for a principal with 0% ownership and being identified as a "Manager*"* or "Guarantor*"*.
- Controlling interest capacities of "President*"*, "CEO*"*, and "Chairman of the Board*"* have been added for Corporation, S-Corp, and LLC legal entities.
- If the combined ownership interest of both spouses is 20% or more, any spouse with a *% Owned* less than "5" can provide a limited guaranty.
- Principals with combined ownership of <u>90% or more</u> in the business must now be included in the E-TRAN XML.

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II. Recent Updates (continued)

LOS Release 3.0 Highlights

Financial Needs
- If the requested loan amount is $350K or less, SBA One will require the lender to select a loan program type in response to "How is the loan being proposed to be submitted?" The provided drop down list will only include eligible loan program types based on the application responses provided prior to Financial Needs.
    - *E-TRAN Credit Score* will now be requested upon selection of a proposed loan program type.
        - *E-TRAN Credit Score* will not be requested for "SBA Express".
        - Lender will not be prompted to propose a loan program type and the *E-TRAN Credit Score* will not be requested for applications where the lender responded "Yes" to "Is the lender aware if the application was previously submitted to SBA under any SBA program, including SBA Express, Export Express, PLP, CLP, 7(a) Small Loan, Community Advantage or standard 7(a)?" in *About the Business*.

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II. Recent Updates (continued)

LOS Release 3.0 Highlights

Financial Needs (continued)
- If the aggregate of the requested loan amount and any amount(s) listed in the *Other SBA Loans* grid exceeds $5MM, SBA One will display a warning message that E-TRAN may return a validation error upon submission. A help link will also be provided to instructions outlining potential steps to follow to resolve an aggregate loan balance error when attempting to refinance existing SBA debts.
- Use of proceeds *Amount ($)* can now be entered in decimals. However, the overall requested loan amount should still be in multiples of hundreds.
- *Refinancing of Existing Debt* use of proceeds for *Pay Notes Payable – not Same Institution Debt* may also be submitted under 7a PLP if:
  - The reason for debt refinancing is "If none of the above reasons for debt refinancing apply, does Lender believe that the debt no longer meets the needs of the Small Business Applicant?" or
  - If the response to "Are you refinancing Seller Take-back financing?" is "Yes".
- If the loan request is for financing the sale of the participating lender's Other Real Estate Owned (OREO), then at least one commercial real estate property should be identified as an OREO property in the *Collateral Details*. In addition, an OREO property appraisal report should be uploaded in Tab 9.

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II. Recent Updates (continued)

LOS Release 3.0 Highlights

Terms & Conditions
- If the lender previously selected SBA Express in response to "*How is the loan being proposed to be submitted?*" in *Financial Needs* and a different selection is made to "Select a Loan Program Type" in *Terms & Conditions*, the user will be required to revise the *Financial Needs* response to prompt an *E-TRAN Credit Score* request for a requested loan amount of $350K or less.
- If the lender responded "Yes" to "Is the lender aware if the application was previously submitted to SBA under any SBA program, including SBA Express, Export Express, PLP, CLP, 7(a) Small Loan, Community Advantage or standard 7(a)?" in *About the Business* and Terms & Conditions' *Underwriting By* is "SBA", then the application submission will be marked for reconsideration

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II. Recent Updates (continued)

LOS Release 3.0 Highlights

Terms & Conditions (continued)
- The *Maximum maturity period cannot exceed (months)* is now based on the blended or largest asset class percentage of the use of proceeds. For the following real estate construction or improvements use of proceeds, the loan maturity (inclusive of interest only period) can be greater than 25 years even if the blended loan maximum maturity is less than 25 years:
    - *Purchase Land and Improvements*
    - *Purchase Improvements only*
    - *Construct a Building*
    - *Add an Addition to an Existing Building*
        - *Make Renovations to an Existing Building*
- For *Interest Rate* selection "Variable Rate – Multiple Fluctuation Periods", the following *Second Period Details* must now also be provided for a selected *Base Rate Index* of "Lender's Variable Base Rate":
    - *Lender's Variable Base Rate Index*
    - *Base Rate Source*
    - *Base Rate (%)*

II. Recent Updates (continued)

LOS Release 3.0 Highlights

Collateral Details
- If the response to "Is the business/collateral located on leased premises?" is "Yes", then lender may now "Add New Address" or select from an available collateral or borrower address for *Leased Premises Address*.

Documents
- The system generated *Schedule of Collateral* now lists the *Business Legal Name* and *SBA One Ref #* in the Footer.
- Application transaction history can be viewed on the *Documents* menu by selecting *View Date Logs* (🗓) . Dates for application creation, submission, approval, screen out or improper score are captured as applicable.
- The business valuation listed in the *Draft Authorization* will populate with the value entered for *Appraiser's Conclusion or Summary of Value*, instead of *Total Amount Paid to Seller,* from the *Change of Ownership* section within *Financial Needs*.

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II. Recent Updates (continued)

LOS Release 3.0 Highlights

E-TRAN XSD 5.0
- Upgraded *Submit to E-TRAN* standards to SBA's XSD 5.0 schema.

Expert Path
- Resolved issue preventing Community Advantage – Delegated loans from being processed via the *Expert Path*.

PARRiS
- Scorecard was updated with Fiscal Year 2017 First Quarter data.

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III. LOAN ORIGINATION

III. Loan Origination

Topics:

- **Guided Path vs. Expert Path**
- How does SBA One work?
- How do I select the loan type?
- How do I do a companion loan in SBA One?
- What do I do when I receive an "Improper Score" status from ETRAN in SBA One?
- What should I do if SBA One receives an "Exceeds Aggregate Loan Amount" error from ETRAN when trying to refinance an existing SBA loan?
- How do I add Co-Borrowers?
- How do I input Sole Proprietorship with a husband and wife?
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Guided Path vs. Expert Path

Guided Path

- Any loan type offered on SBA One may be submitted via the Guided Path
- Non-Delegated lenders are required to use the Guided Path
- Delegated lenders may use the Guided Path
- All loans going to LGPC must use the Guided Path

Please note:
> Users may copy loans as long as they are intended for the path of the original loan. Loans cannot be copied from Guided to Expert or vice versa.

Expert Path

- PLP, SBA Express, & Community Advantage Loans
- Delegated Lenders only
- Delegated Loans only

III. Loan Origination

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How does SBA One work?

The application is built so that Users must enter loans in a methodical way; Primary Eligibility must be completed first, then Eligibility, then Terms and Conditions, etc.

Loan Pipeline > ABC Company, LLC (10618) (Location Id:6

✓ **Primary Eligibility**

100%

4 of 4
Pages Completed

✓ Eligibility

✓ Terms And Conditions

✓ Underwriting

✓ Insurance

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How does SBA One work?

➢ Due to decision tree nature of application, changes to questions may "open up" new questions or clear responses needing validation

➢ The application will automatically adjust based on the answers

PRIMARY ELIGIBILITY
Borrower Information

* No Principal is subject to an indictment, criminal information, arraignment, or other means by which formal criminal charges are brought in any jurisdiction.

⦿ Yes   ◯ No

* No Principal has been arrested in the past six months for any criminal offense.

⦿ Yes   ◯ No

* No principal, for any criminal offense - other than a minor vehicle violation - is on any form of parole or probation (including probation before judgment).

◯ Yes   ◯ No

How does SBA One work?

Borrower Information

* No Principal is subject to an indictment, criminal information, arraignment, or other means by which formal criminal charges are brought in any jurisdiction.

(●) Yes   ( ) No

* No Principal has been arrested in the past six months for any criminal offense.

( ) Yes   (●) No

An SBA 912 and specific information as to the offense and disposition of the charges needs to be completed by the concerned principal. If there is only one minor (misdemeanor) offense or arrest in the last 6 months, the loan may be submitted for clearance to the SBA Field Office (for non-delegated loans) with that information. A delegated lender (for loans processed under delegated authority) may process, submit and disburse the loan only when the subject's affirmative activity meets the criteria set forth in SOP 50-10-5, Subpart B, Chapter 2, Section III D,(n) and must follow the procedures therein

If you are proceeding with the Loan Application, please complete the Basic Borrower Info and About the Principals section for each person that has a positive response. This information will be used to start completion of the SBA 912 form. When that is done, complete the rest of the 912 package and follow the instructions.

* Has the loan been cleared for Processing?

( ) Yes   ( ) No

* No principal, for any criminal offense - other than a minor vehicle violation - is on any form of parole or probation (including probation before judgment).

( ) Yes   ( ) No

How does SBA One work?

Each question is part of a larger decisioning process so that the answer dictates the next part of the form. For example:

- ➢ There are questions that will indicate to the system whether additional questions are needed for certain loan types and to create forms
- ➢ If SBA One can create the form, it will automatically include the questions in the application; otherwise, the system will indicate to the User that the form will be needed before the application may be submitted

* Has this business now or previously been a debtor in a bankruptcy proceeding? ❓

◉ Yes   ○ No

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How does SBA One work?

Each question is part of a larger decisioning process so that the answer dictates the next part of the form. For example:

➢ There are questions that will indicate to the system whether additional questions are needed for certain loan types and to create forms

➢ If SBA One can create the form, it will automatically include the questions in the application; otherwise, the system will indicate to the User that the form will be needed before the application may be submitted

What is the existing number of employees currently employed by the business?

* Has this busine... What is ...ding? ❓

Yes 15

What is ...n lost ...

Please upload supporting documents in tab 10.

Ok

re any ... expor...

Yes ● No

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How does SBA One work?

Sometimes updates will require more information:
- ➢ When more information is required, a complete application will become incomplete
- ➢ This will be indicated by sections will becoming "unchecked"
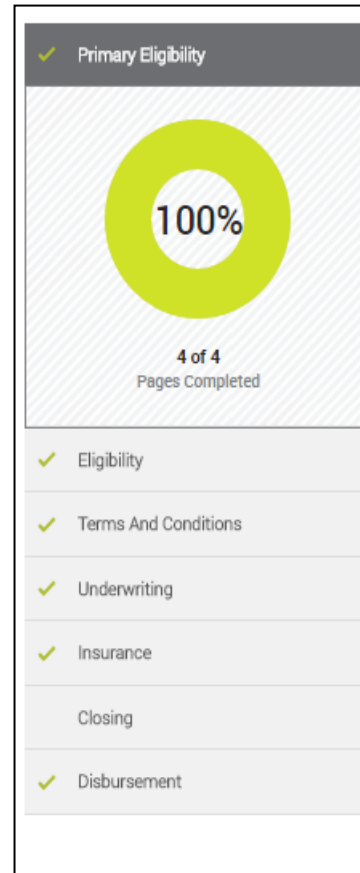
A green check mark will indicate when a section is complete.

If an area becomes incomplete, the green check mark will disappear.

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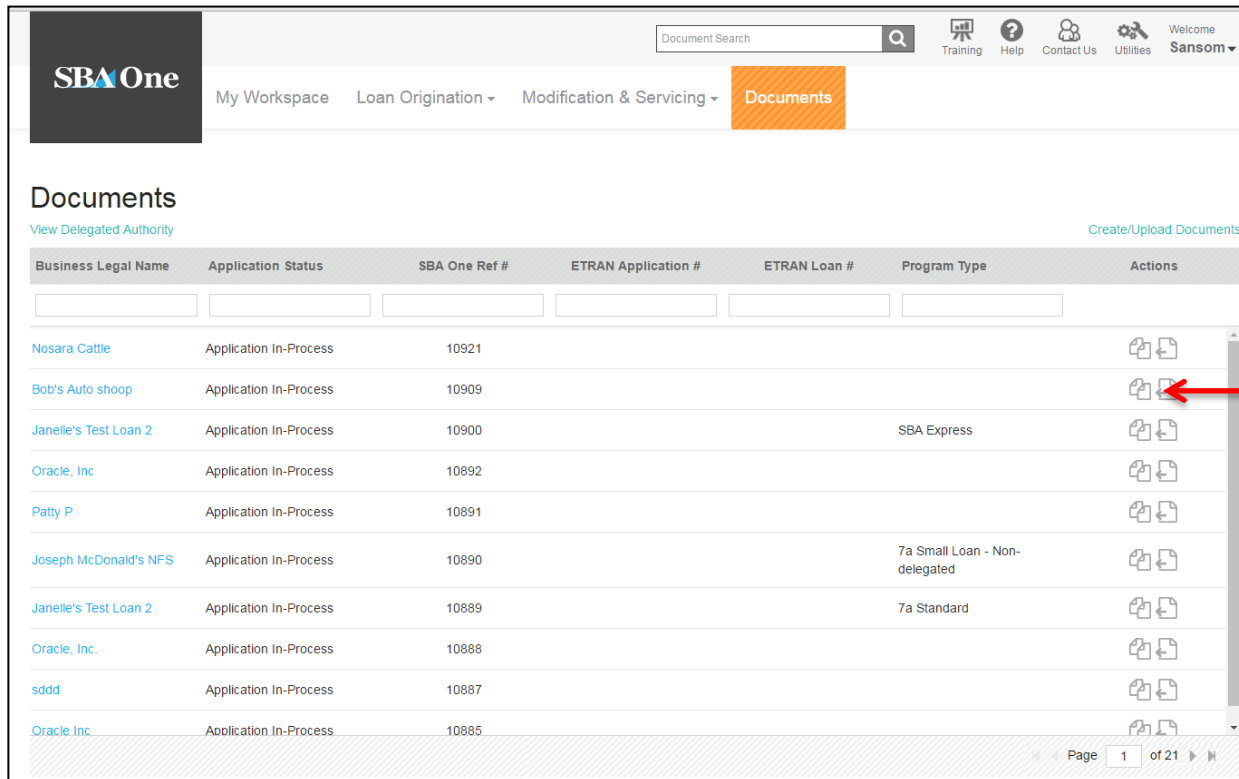
III. Loan Origination

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How do I select what type of loan I am doing?

➢ You will not select what type of loan you are submitting up front; SBA One will provide a list of available options in Terms and Conditions based on your PIMS agreement and previous answers within the application

➢ The maturity of the loan has to be filled out for the dropdown to work correctly

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How do I select what type of loan I am doing?

How do I select what type of loan I am doing?

➢ There are questions that will determine what type of programs in which the loan is eligible

ELIGIBILITY
Let's Gather Some Information About The Business

* Is the loan request for a Community Advantage Pilot Program loan?

◯ Yes   ◯ No

Back   Continue

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How do I select what type of loan I am doing?

ELIGIBILITY
Let's Gather Some Information About The Business

* Is the loan request for a Community Advantage Pilot Program loan?

(●) Yes   ( ) No

* Is the applicant in an Underserved Market?

[ ] Low-to-Moderate Income (LMI) communities

[ ] Businesses where more than 50% of the full time workforce is low-income or resides in LMI census tracts

[ ] Empowerment Zones/Enterprise Communities

[ ] HUBZones

[ ] New businesses (firms in business for no more than two years)

[ ] Businesses eligible for Veterans Advantage including Veteran-owned businesses

[ ] None of the Above

* Is the applicant business New or Existing?

( ) Business not established yet   (●) Existing Business

* Has the applicant received any Management or Technical Assistance training or counseling from any organization in the last 12 months?

( ) Yes   ( ) No

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How do I do a companion loan in SBA One?

➢ Loans are automatically linked as companion loans by the borrower/principal's social security number.

➢ Lenders are able to use the 'Copy' Function to carry over the eligibility information versus re-entering it.

Click here to copy a loan.

How do I do a companion loan in SBA One?

> There is no official way to 'attach' or 'link' loans together in SBA One.

> Optional: To let the reviewers know there are attached loans the lender may upload a document in Tab 10 (for both the main loan and companion loan) stating the loan numbers and that they are linked to each other.

Documents » Walt Disney (Location Id: 61400)

Loan Origination

(11717)

All Documents

TAB 1	Application
TAB 2	Lender's Credit Memo
TAB 3	Authorization
TAB 4	Owner/Operator Personal Information
TAB 5	BV, Refi. Transcripts M&E to be Acquired
TAB 6	Business Financials
TAB 7	Affiliate Financials
TAB 8	Franchise Docs & Purchase Agreements
TAB 9	Appraisals, Environmentals, Lease Agreements
▷ TAB 10	Supporting Docs (Other)

▷ View Application | Validate E-Tran | Submit To E-Tran | E-Tran Response

Form Name | Document Status | Created By | System/Manual | Actions

⊕ Add Document

**Please hit the refresh icon to see the most current document status ↻

Click here to add the document with information about the loans

Tab 10: Supporting Documents

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III. Loan Origination

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What do I do when I receive an "Improper Score" status from ETRAN in SBA One?

When you receive an improper score:
1. Make sure the borrower and business information is entered correctly
2. Verify with borrower that their credit is not frozen
3. Retry score

If you still receive an improper score you have four options:
- Decline the request
- Delegated Lenders may underwrite loan using $350,000 rules, go into ETRAN and check the box to certify that the credit for the application has been analyzed in accordance to the SOP requirements for large 7a loans
- Non-Delegated Lenders may resubmit for reconsideration in ETRAN
- Submit an SBA Express loan

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What should I do if SBA One receives an "Exceeds Aggregate Loan Amount" error from ETRAN?

- This error will occur when the borrower has one or more existing SBA loans and the aggregate amount of these loans exceeds SBA limits
- Before the loan can be processed the aggregate loan amount must be reduced below the SBA limit

- If you receive this error:
  - Contact SBA.ONE@bnymellon.com with the loan application number and error reason
  - Colson will work with SBA to address on a case-by-case basis

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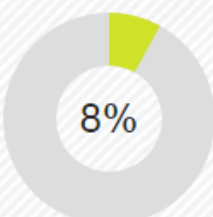- What is the correct way to input for EPC loans with individual(s) as the EPC?

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How do I add Co-Borrowers?

The *Small Business Borrower Legal Name* will auto-fill from what was previously entered in the *Primary Eligibility* section.

Select the *Borrower Type* from the dropdown.

You will have the ability to add Co-Borrowers once you reach *The Basics* section under *Eligibility.*

Select the *Legal Entity Type* from the dropdown.

Click the *Continue* button to save your work and progress to the next page.

Select this button to add additional Co-Borrowers. An additional row to fill in information will appear.

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How do I input Sole Proprietorships with a husband and wife?

- In case of Sole Proprietorship, with husband and wife, husband (or wife) ownership will be defaulted to 100%;

- Other spouse ownership should be input as 0% if spouse is required to be a guarantor on this loan. Select capacity of the spouse as guarantor. Spouse guaranty can be 'Full' or 'Limited'.

- If the spouse has extended a secured guaranty, and the collateral is owned by the Spouse, then on the Collateral detail page, collateral owner can be selected as the spouse.

How do I input Sole Proprietorships with a husband and wife?

- You will need to select *Sole Proprietorship* as the *Legal Entity Type.*

How do I input Sole Proprietorships with a husband and wife?

- Once you get to the *About the Principals/Guarantors*, you will enter the information for the Spouses.

Put a "100" in the *% Owned* field for the Spouse that owns the Sole Prop and a "0" in *% Owned by Spouse* field.

Fill out the *Details* for each Principal by clicking on these icons. Note: This can only be filled out once the *% Owned* has been completed.

An additional row will appear with the *Type* pre-filled with "Spouse of (name of the first Spouse)".

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How do I input borrower information for a Corporation owned by an Entity?

- You will need to select *Corporation* as the *Legal Entity Type.*

How do I input borrower information for a Corporation owned by an Entity?

Select one of the "Entity" options from the *Type* dropdown menu.

Enter the *Entity Name* here.

Enter the *% Owned* here.

You will enter the "Owner's Name" for the Entity here.

If you have more than one Owner for the Entity, use the first *+ Add Principal/Guarantor* button to create an additional row for information.

If you need to add additional Principals or Guarantors separate from the previous *Type* selected, use the second *+ Add Principal/Guarantor* button. This will create an additional row for information.

Fill out the *Details* for each Principal by clicking on these icons. Note: This can only be filled out once the *% Owned* has been completed.

Screen content

Primary Eligibility ✓

Eligibility

8%

2 of 25 Pages Completed

✓ THE BASICS

ABOUT THE BUSINESS

ABOUT THE PRINCIPAL

...pany

...EEDS

Let's Gather Some Information About The Principals / Guarantors

Principal

Type *	First Name / Entity Name *	MI	Last Name *	% Owned *	% Owned by Spouse	
Entity - Sole ...	Business Name of Sole Prop			100		
	Sole Prop Owner 1		lastname	100		
	Sole Prop Owner 2		lastname	0		

+ Add Principal / Guarantor   Subtotal   100

+ Add Principal / Guarantor   Total % Owned   100

Back   Continue

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III. Loan Origination

Topics:

- **Guided Path vs. Expert Path**
- How does SBA One work?
- How do I select the loan type?
- How do I do a companion loan in SBA One?
- What do I do when I receive an "Improper Score" status from ETRAN in SBA One?
- What should I do if SBA One receives an "Exceeds Aggregate Loan Amount" error from ETRAN when trying to refinance an existing SBA loan?
- How do I add Co-Borrowers?
- How do I input Sole Proprietorship with a husband and wife?
- How do I input a Corporation owned by an Entity?
- **What is the correct way to input for EPC loans with individual(s) as the EPC?**

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What is the correct way to input for EPC loans with individual(s) as the EPC?

- EPC legal entity type can be Individual. Since only one EPC is allowed, if there are more than one individual in an EPC, they will have to be entered as together. If Primary Borrower's legal entity type is selected as 'Individual', Borrower Type will default to EPC.

- If EPC legal Entity is Individual, OC can be Individual only if the Use of Proceeds includes Change of Ownership.

- If EPC is Individual and OC is not an Individual, use of proceeds need not have change of ownership as one of the use of proceeds

- Since ETran does not support legal entity type of Individual, legal entity type of individual is mapped to sole proprietorship
5, In form 1919, individual should be mapped to sole proprietorship.

IV. HELP & TECHNICAL SUPPORT

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V. Help & Technical Support

If you have a question or are experiencing technical issues in SBA One please contact Customer Support

Option 1: Email SBA.One@BNYMellon.com
(Please include the following information):
- Indicate in the subject line: "Production Loan" or "Test Loan"
- Lender Name:
- Contact Name:
- Phone:
- Email:
- Where the Issue was Encountered (Select One): Production or Test site
- Date Issue Occurred:
- Loan Name:
- Description of Problem/Issue.
- Please include screenshots

Option 2: Call SBA One Customer Service at 1-877-245-6159, Option 5 *(Please have the following information when you call):*
- Lender Name:
- Contact Name:
- Phone:
- Email:
- Where the Issue was Encountered (Select One): Production or Test site
- Date Issue Occurred:
- Loan Name:
- Description of Problem/Issue

For questions around SBA Policy and on User ID set up:
➢ Contact CAFS at https://caweb.sba.gov/cls/dsp_contactus.cfm

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APPENDIX

II. Getting Started - System access requirements for SBA One functionality

- Request Access to CAFS
- Lender's Location ID is required
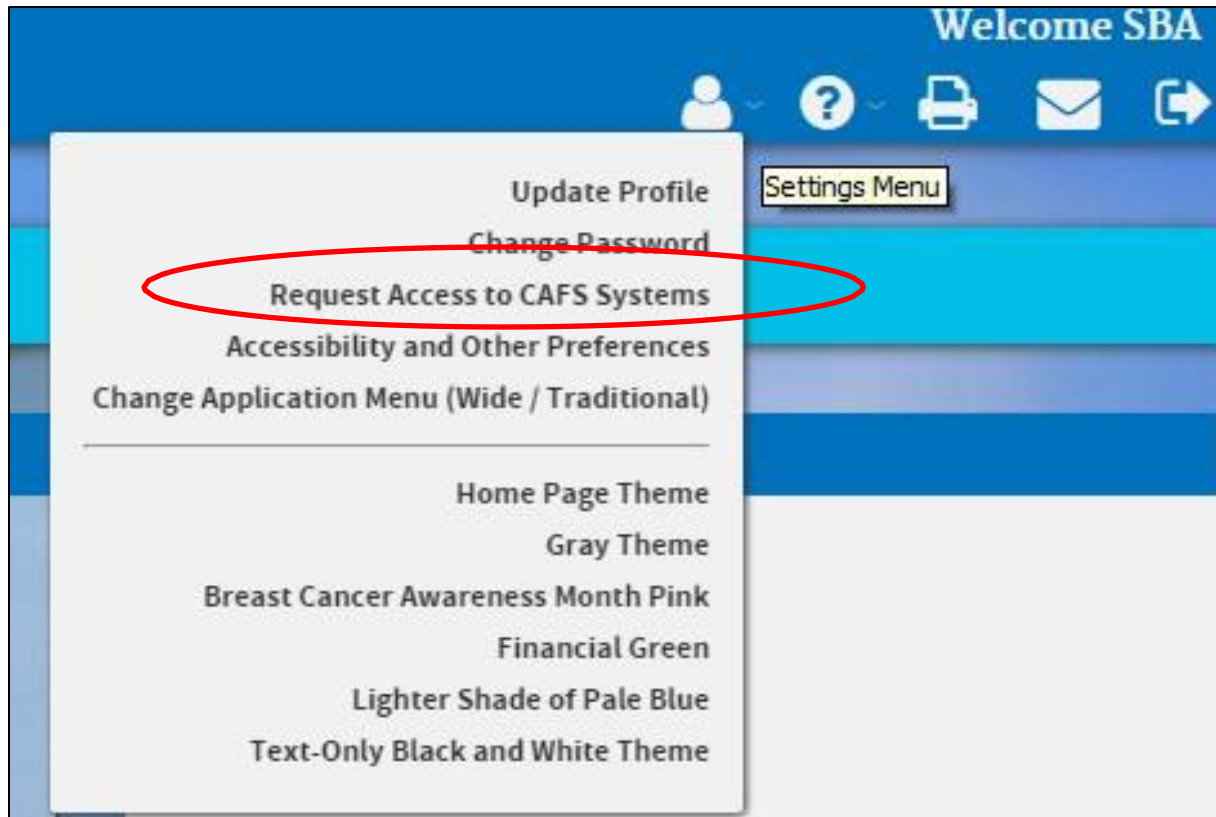
II. Getting Started - PIMS/SBA One Role Description

Select "Request Access to CAFS Systems".

Click on the folder, select the box, and enter the location id for each required access level. (NOTE: LSPs should enter lender location ids).

You will receive an email that the account has been updated. THIS IS NOT AN APPROVAL FOR ACCESS.

After the access is approved by the AO (they will have 48 hours from your request), Program Office and the CLS security team, you will receive an email from cls@sba.gov.

Role	Description	Who can select?
Read 7a Connect reports	Provides lenders portfolio information.	7a Lenders
View your SBA Loan Applications **E-Tran Origination**	Allows Lenders to View their SBA Loan Applications	Lenders
Update your SBA Loans **E-Tran Origination**	Allows Lenders to Update their SBA Loans	Lenders
Update your partner information (Regulated Lenders) **PIMS**	Allows Lenders to update their Information	Lenders
View partner information	Allows Lenders to view their partner information	Lenders
Create or Edit Lender's Loans in SBA One	Allows Lenders to create or edit loan applications using SBA One	7a Lenders
View Lender's Loans in SBA One	Allows Lenders to view their loans using SBA Once	7a Lenders
View PARRIS Lender Scorecard information	Allows Lenders to view their PARRIS scorecard information in SBA Once	7a Lenders

II. Getting Started: PARTNER INFORMATION MANAGEMENT SYSTEM

- Check "View Partner Information"
- Enter Lender's Location ID
- AO's Only should check "Update Partner Information"

II. Getting Started: SBAONE PARTNER ENROLLMENT

- From Settings Menu – Request Access to CAFS Systems
- Select SBA One Access level by checking appropriate box
  - Location ID/PIMS/ETRAN is a prerequisite

SBA One System Generated Documents

Tab	Forms / Certificate / Agreement	Current
1	Form 1919, Borrower Information Form	System Generated
1	Form 1920, Lender Application for Guaranty and Eligibility Checklist	System Generated
1	Community Advantage Addendum 2449	System Generated
2	Schedule of Collateral	System Generated
2	Loan and Credit Memo Detail Report	System Generated
3	Draft Authorization	System Generated
4	Form 912, Statement of Personal History	System Generated
4	IRS Form 4506-T, Request for Transcript of Tax Return	System Generated
6	IRS Form 4506-T, Request for Transcript of Tax Return (Business)	System Generated
7	IRS Form 4506-T, Request for Transcript of Tax Return (Affiliate)	System Generated
8	Franchise Agreement Addendum (SBA Form 2462)	System Generated
10	Form 1050, Settlement Sheet	System Generated
10	Form 147, SBA Note	System Generated
10	Form 148, Unconditional Guarantee	System Generated
10	Form 148L, Unconditional Limited Guarantee	System Generated
10	Form 155, Standby Creditor's Agreement	System Generated
10	Form 159 (7a), Compensation Agreement	System Generated
10	Form 1846, Statement Regarding Lobbying	System Generated
10	Form 601, Agreement of Compliance	System Generated
10	Form 1059, Security Agreement	System Generated
10	Loan Agreement	System Generated
10	Form 1971, Religious Eligibility	System Generated
10	Borrower's Certification	System Generated

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